

**FIG. 1**  
Payer Authentication  
Service (PAS) Architecture

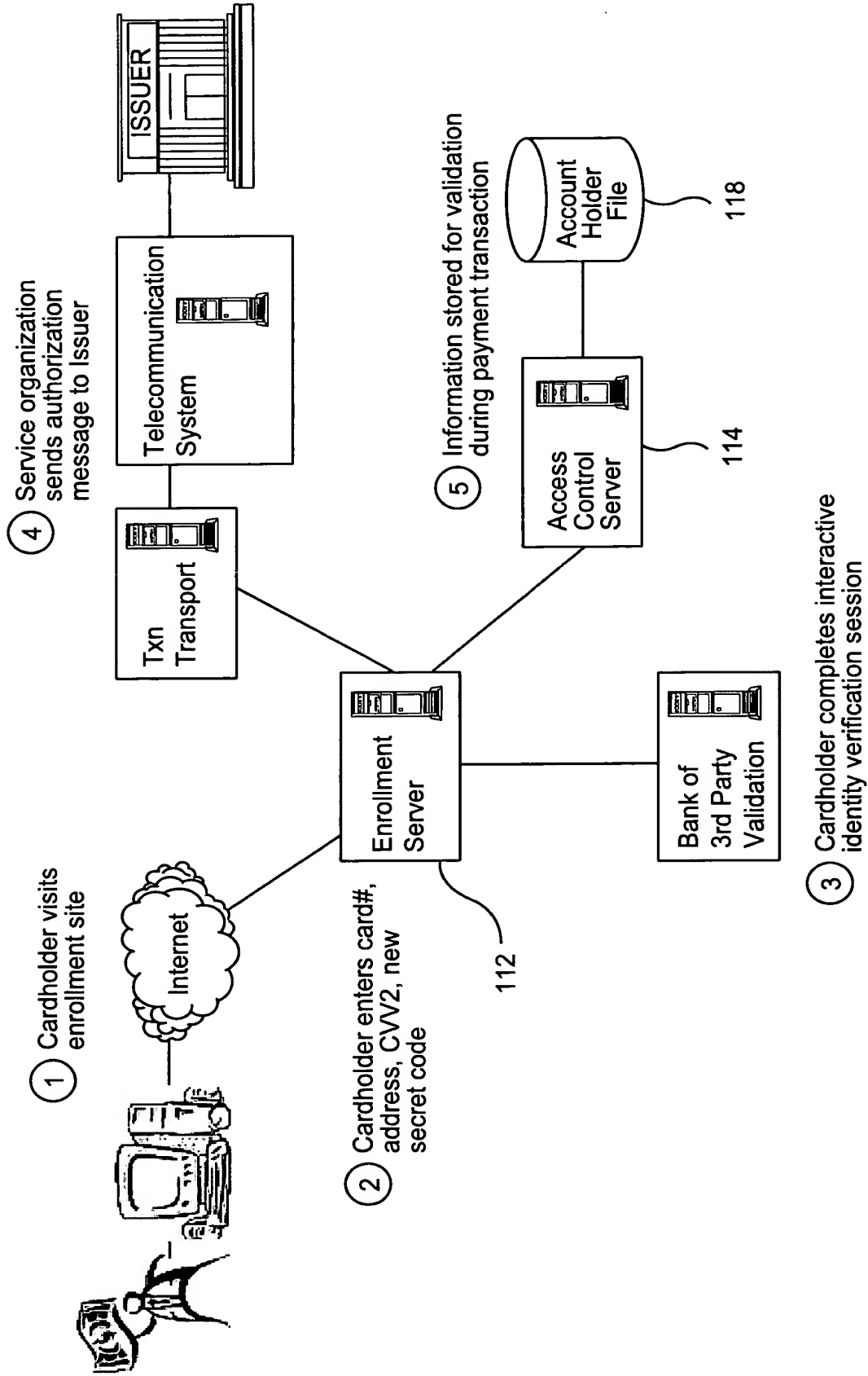


FIG. 2  
Cardholder Registration

Registration Page

Last 3 Digits of Account Number :

Security Information

Name :

City :

State :

ZIP :

Mother's Maiden Name :

Last 4 Digits of SSN :

List of Banks

▲

Name on Card :

FIG. 3

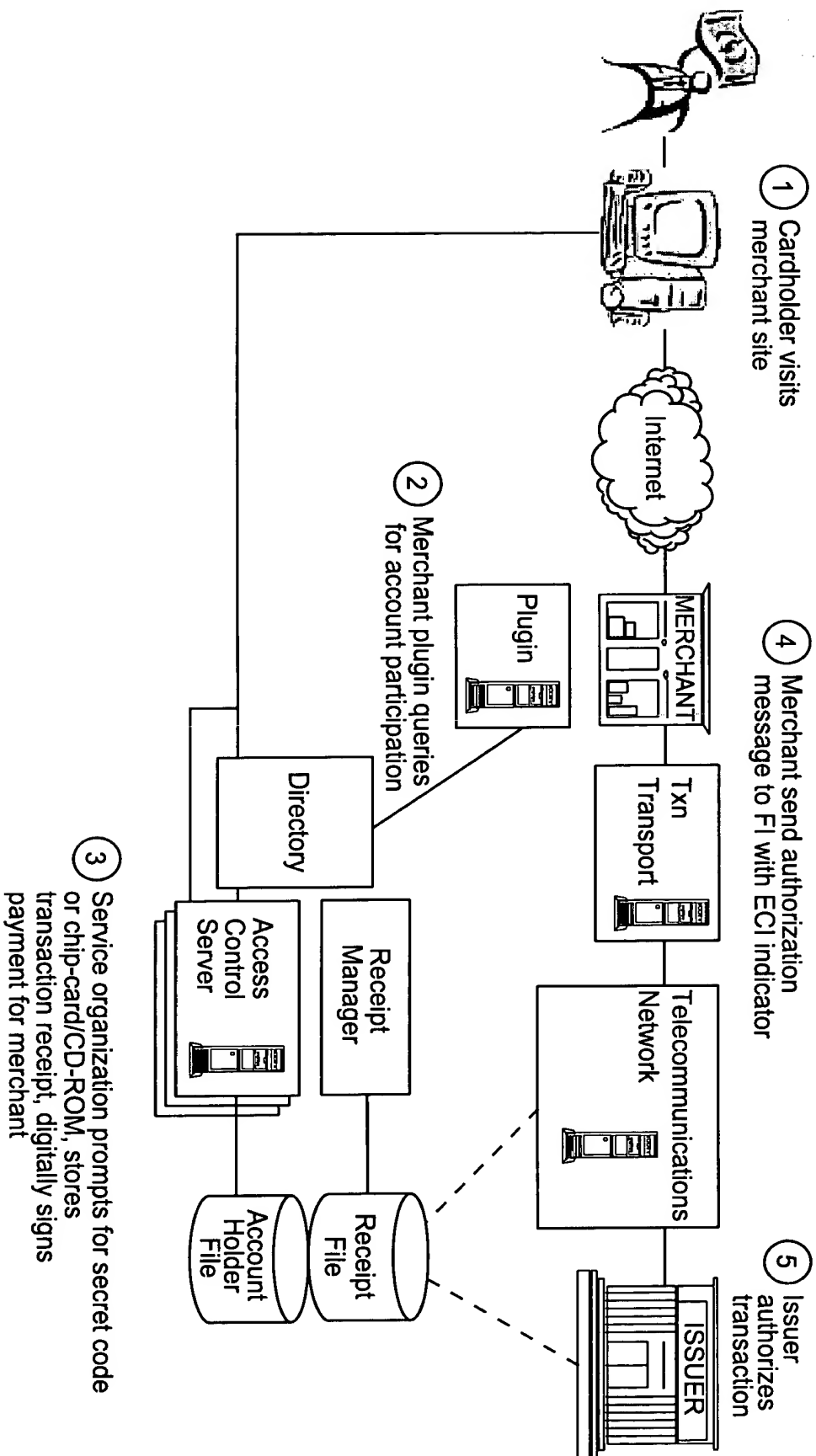


FIG. 4  
Payment Transaction

500

Merchant XYZ

Visa

Total: \$XX.XX

Date: DD/MM/YY

Card No.: XXXX XXXX XXXX 9999

Visa password :

OK

Cancel

Payment Transaction  
Cardholder Password Prompt

FIG. 5

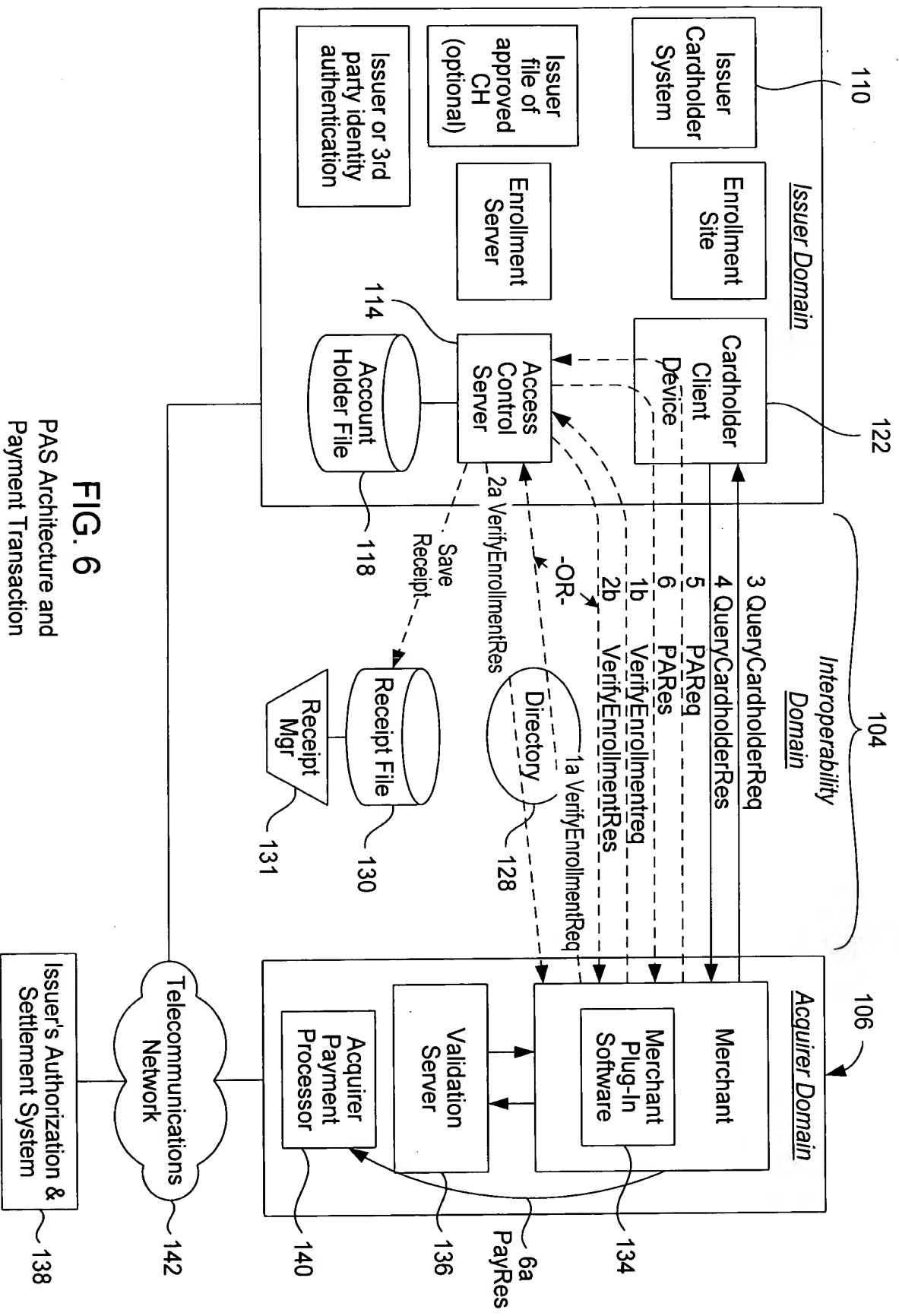
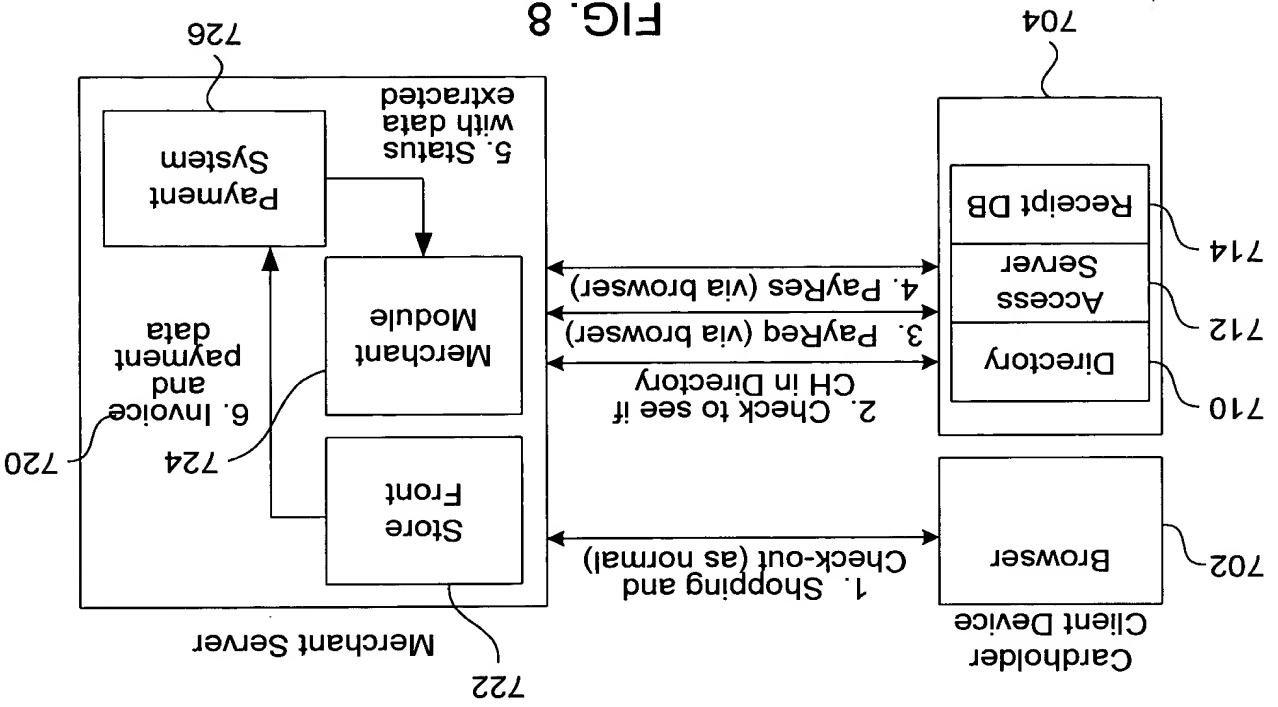
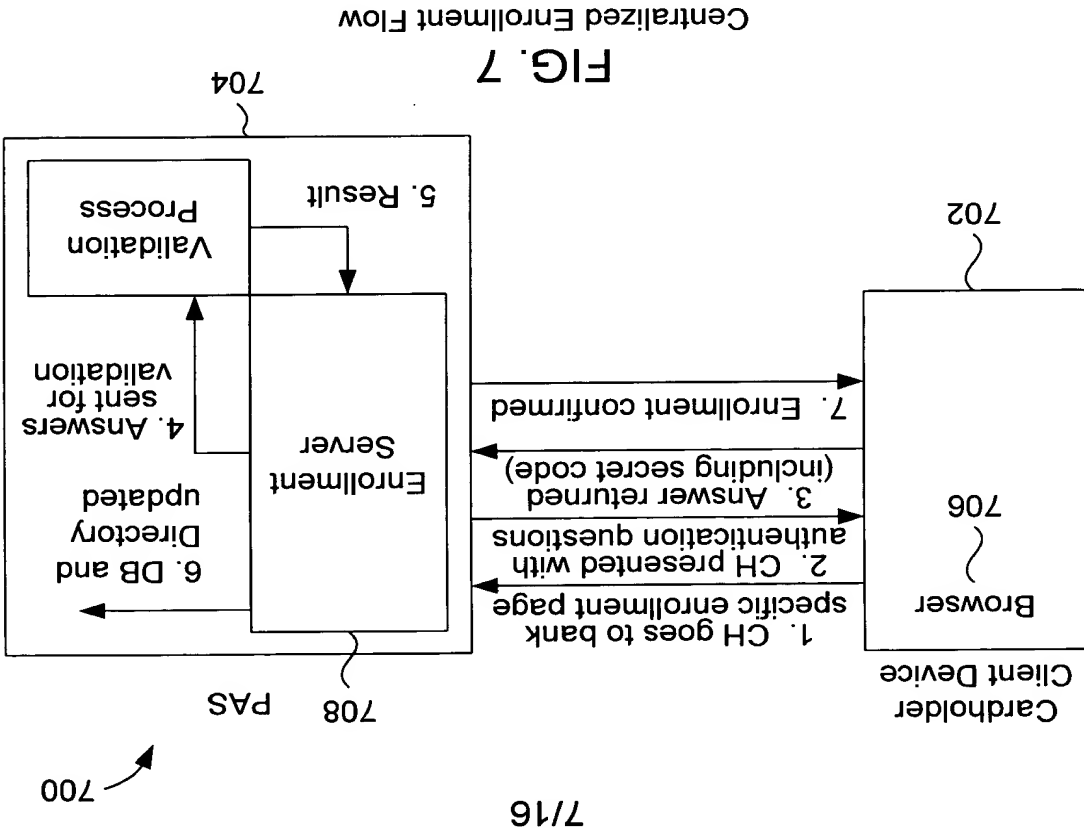


FIG. 6

PAS Architecture and Payment Transaction



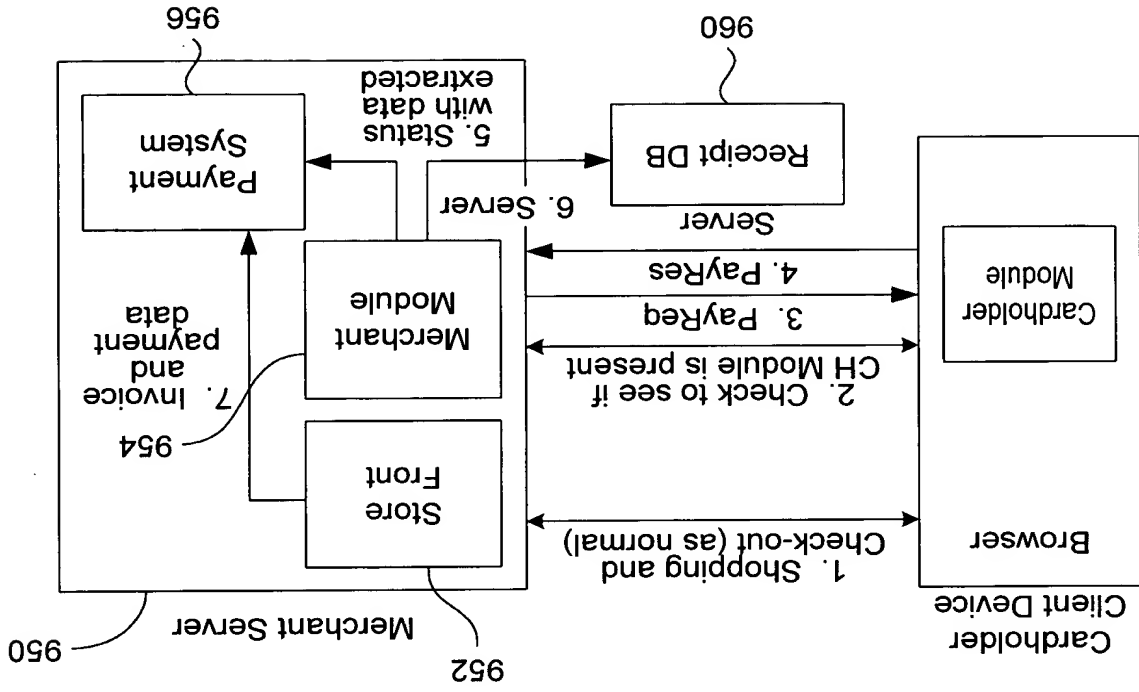
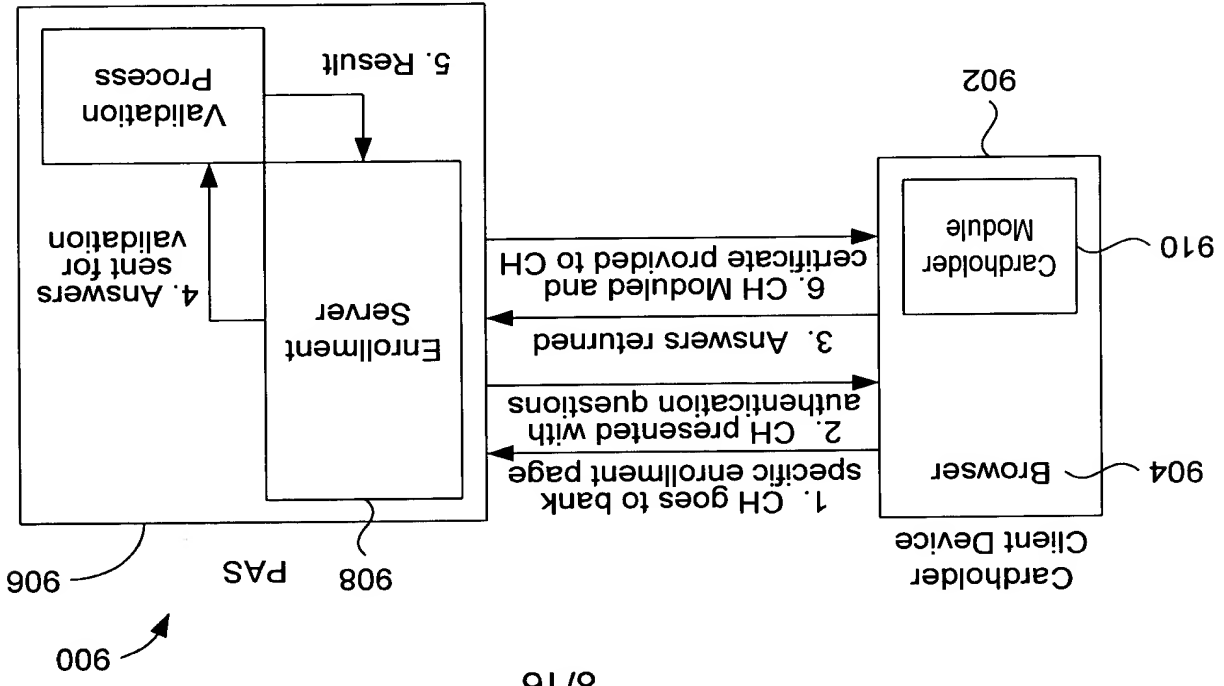


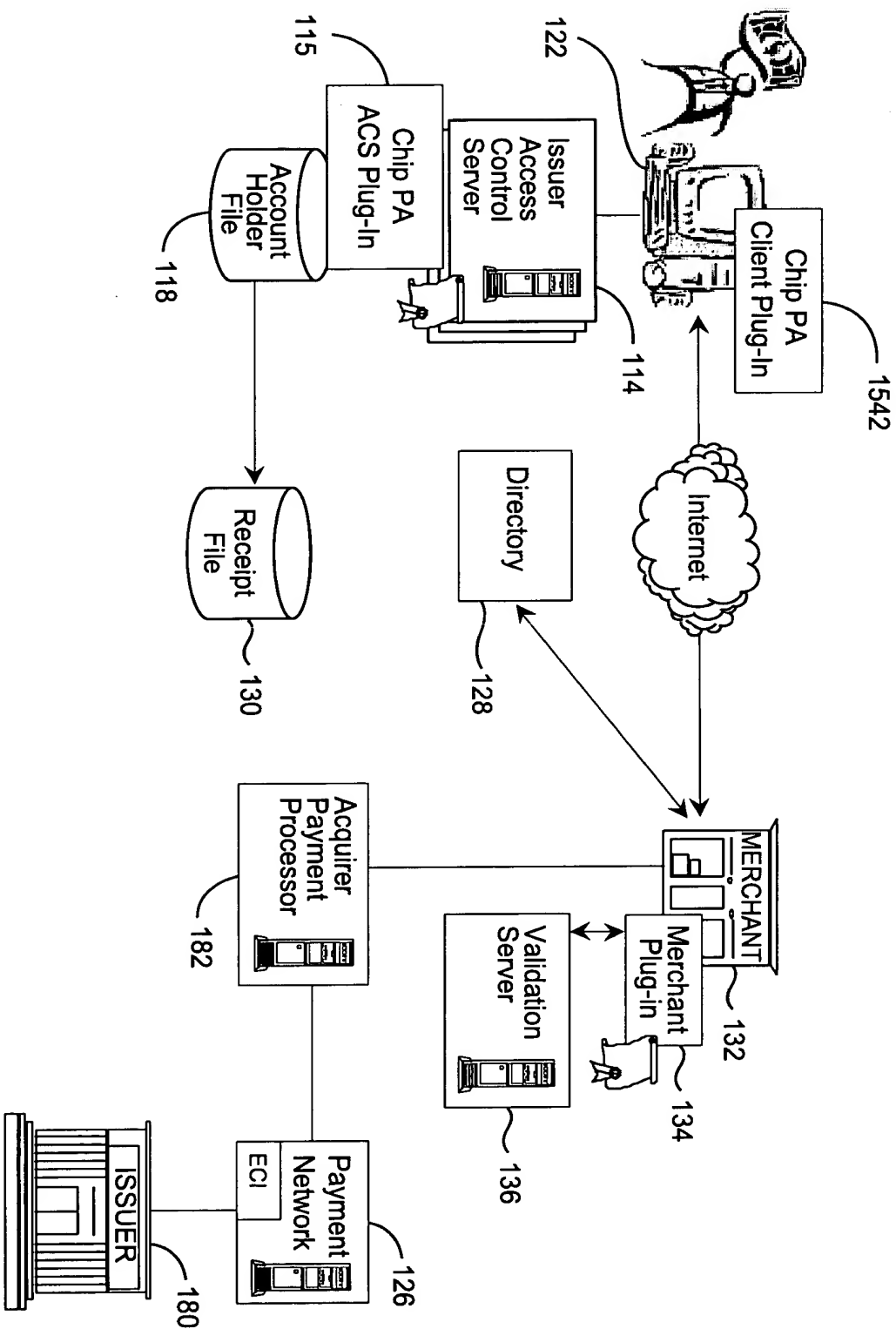
FIG. 10

Distributed Payment Flow

FIG. 9







**FIG. 10A**  
Chip Card Payer Authentication Service Architecture

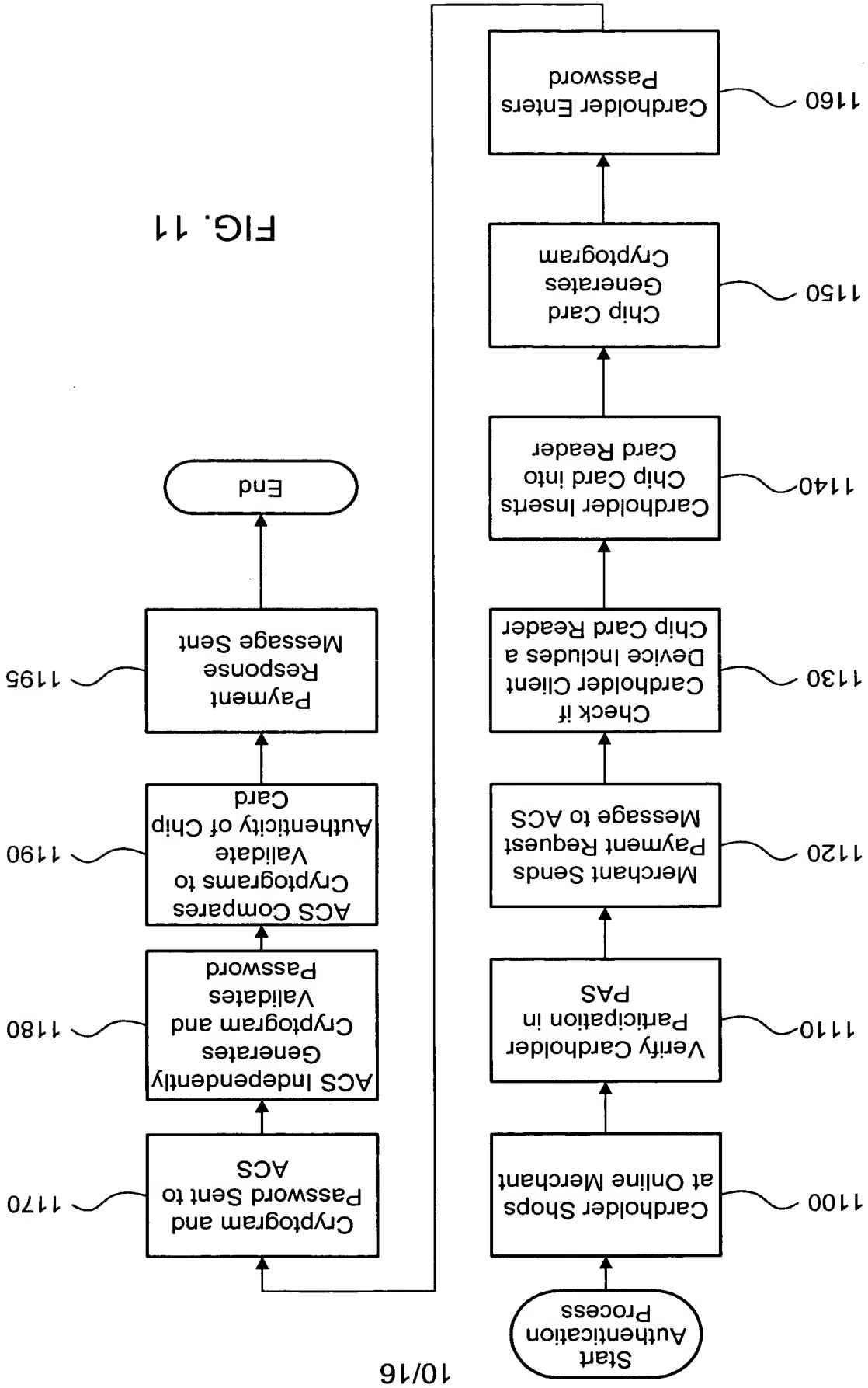


FIG. 11

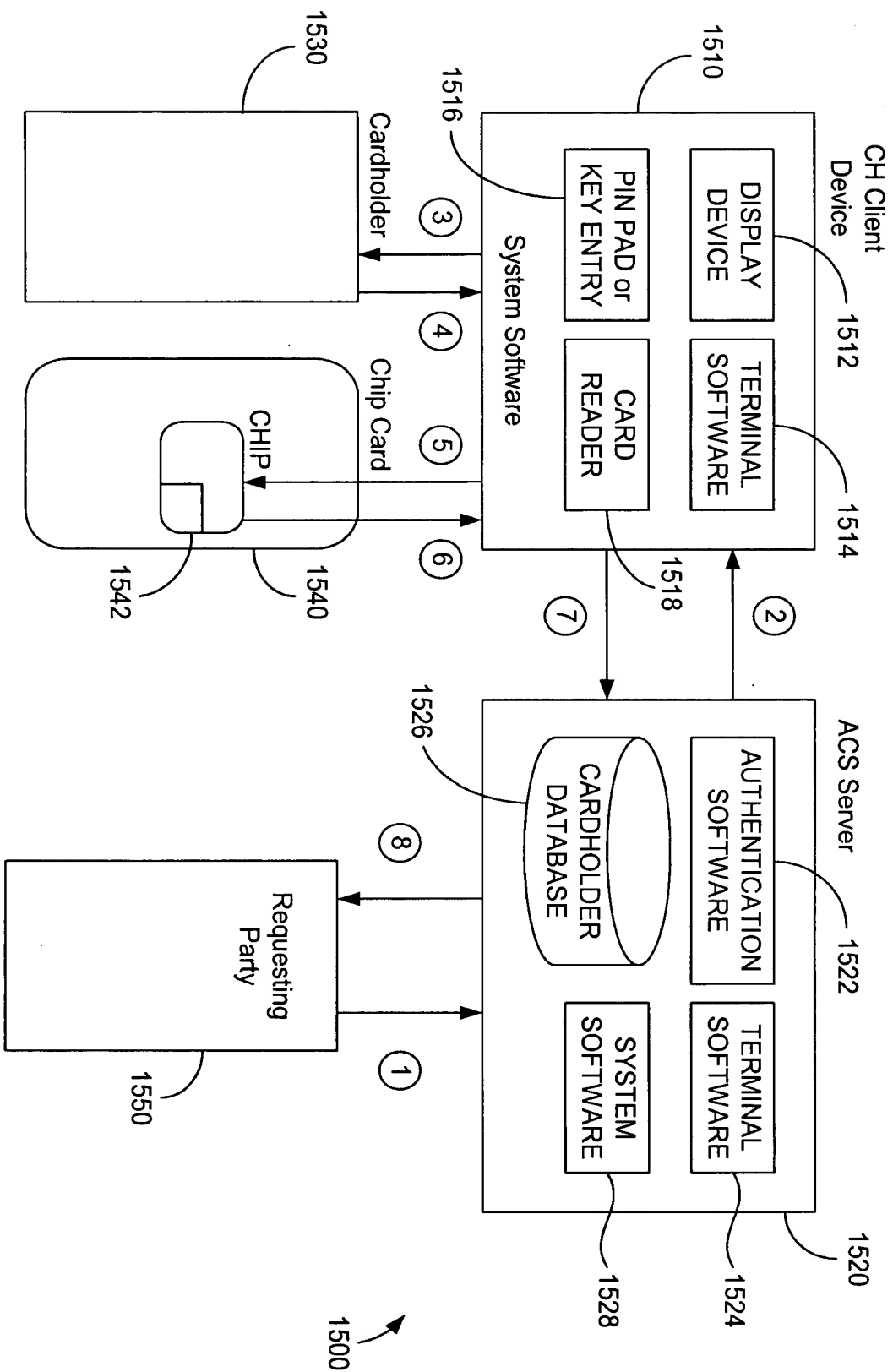


FIG. 12  
Payer Authentication Service  
With Chip Card

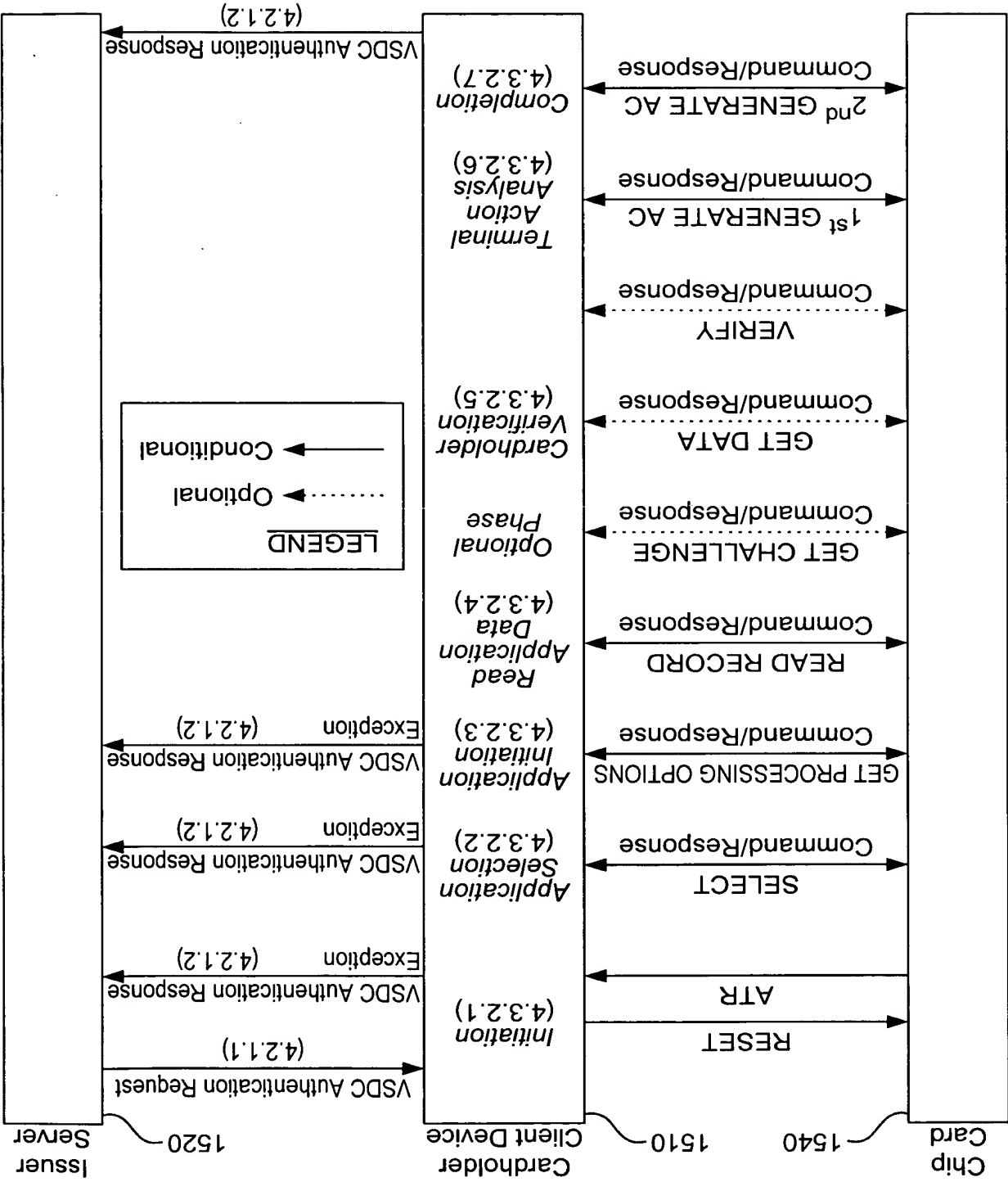


FIG. 12A  
Detailed Message Flow for  
Payer Authentication Service  
with Chip Card

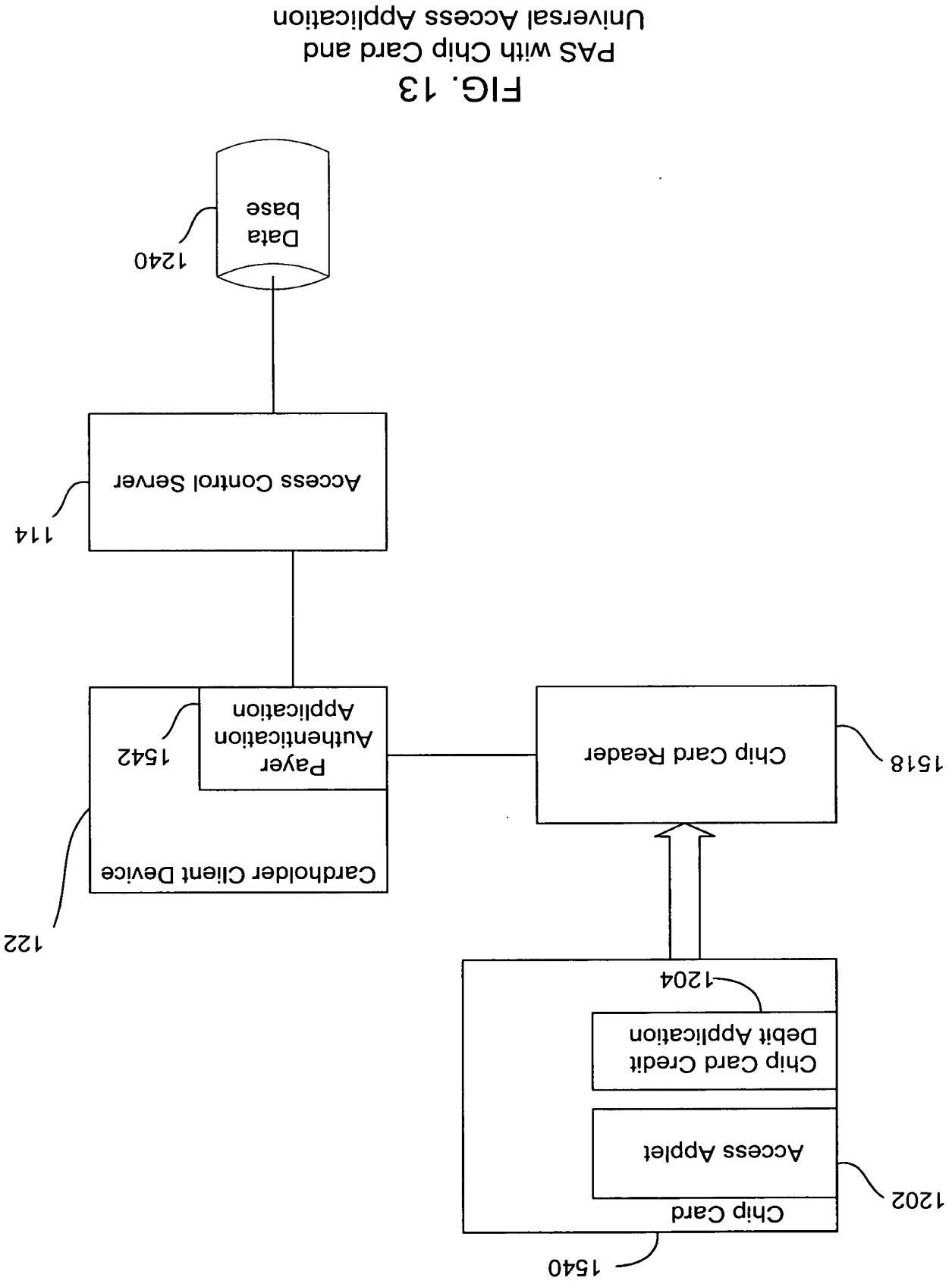
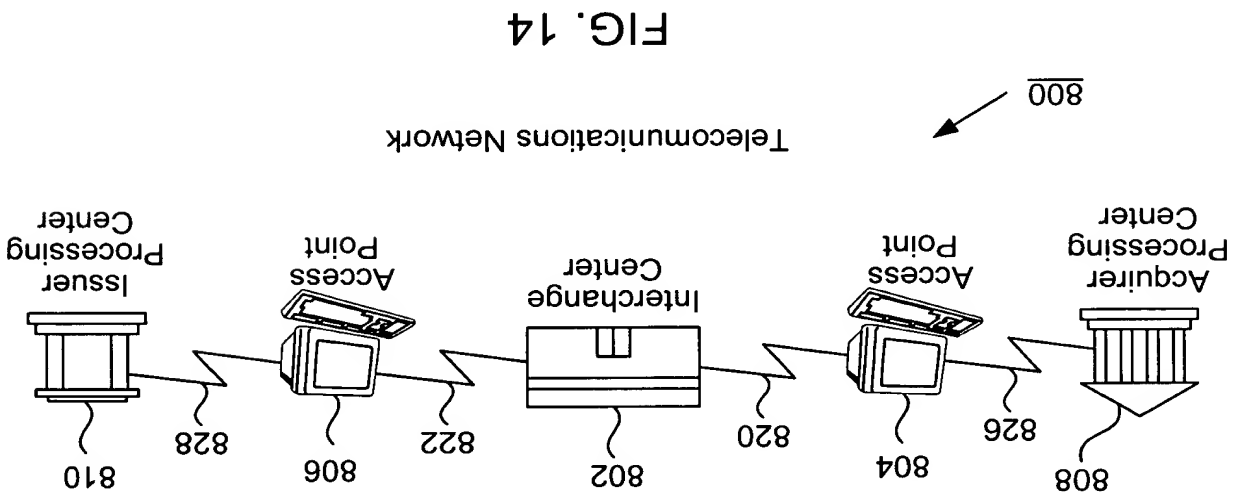
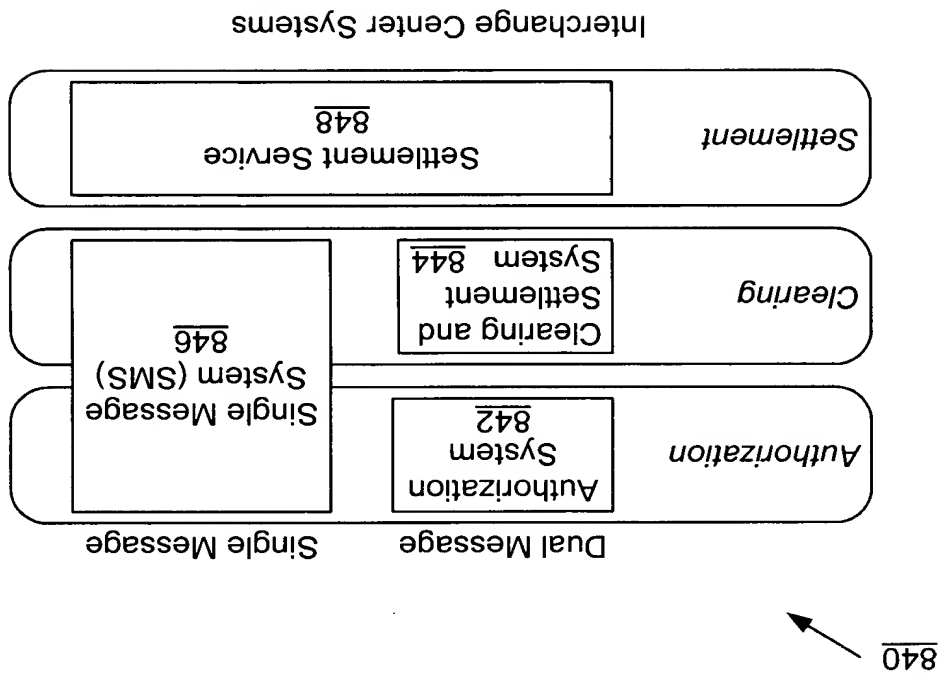
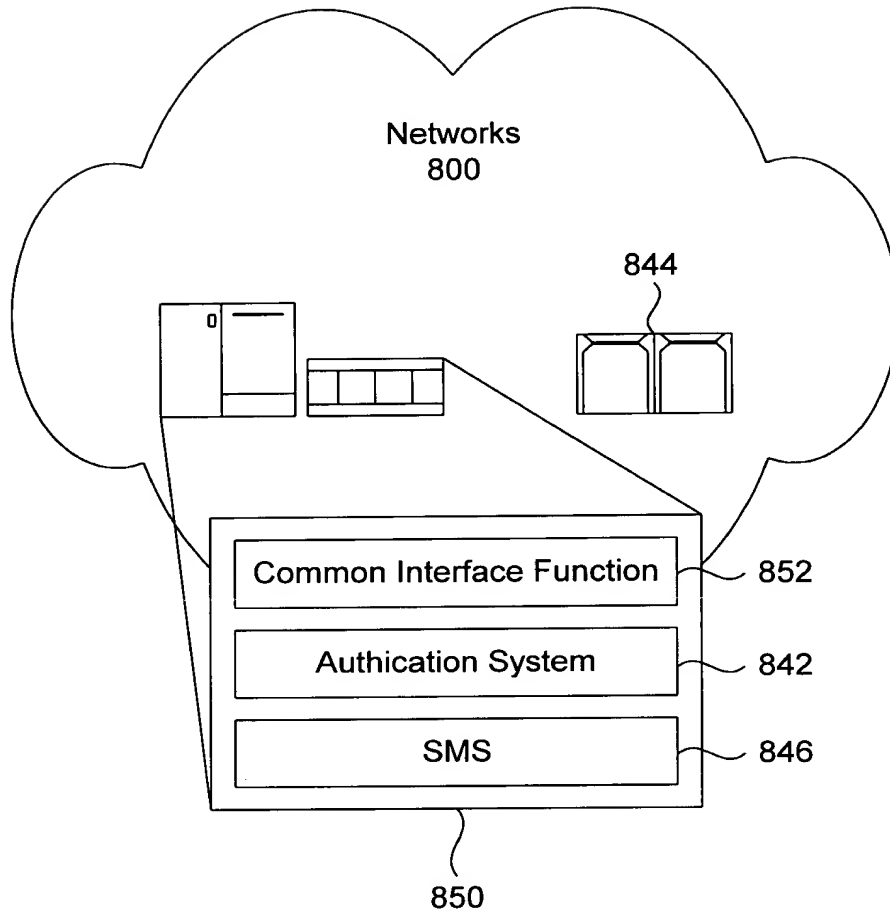


FIG. 13  
PAS with Chip Card and  
Universal Access Application





Integrated Payment Systems

FIG. 16

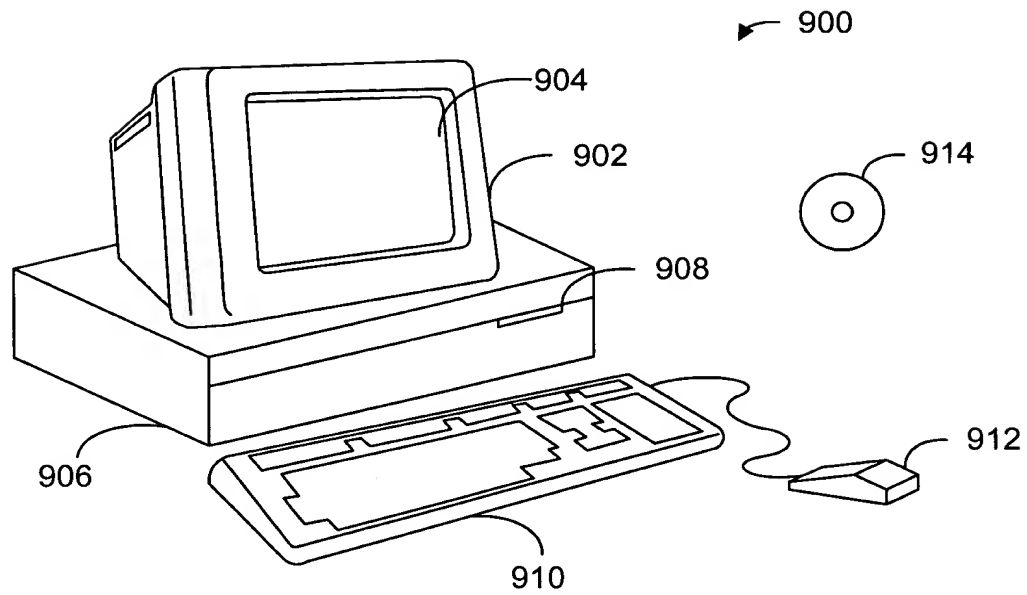


FIG. 17A

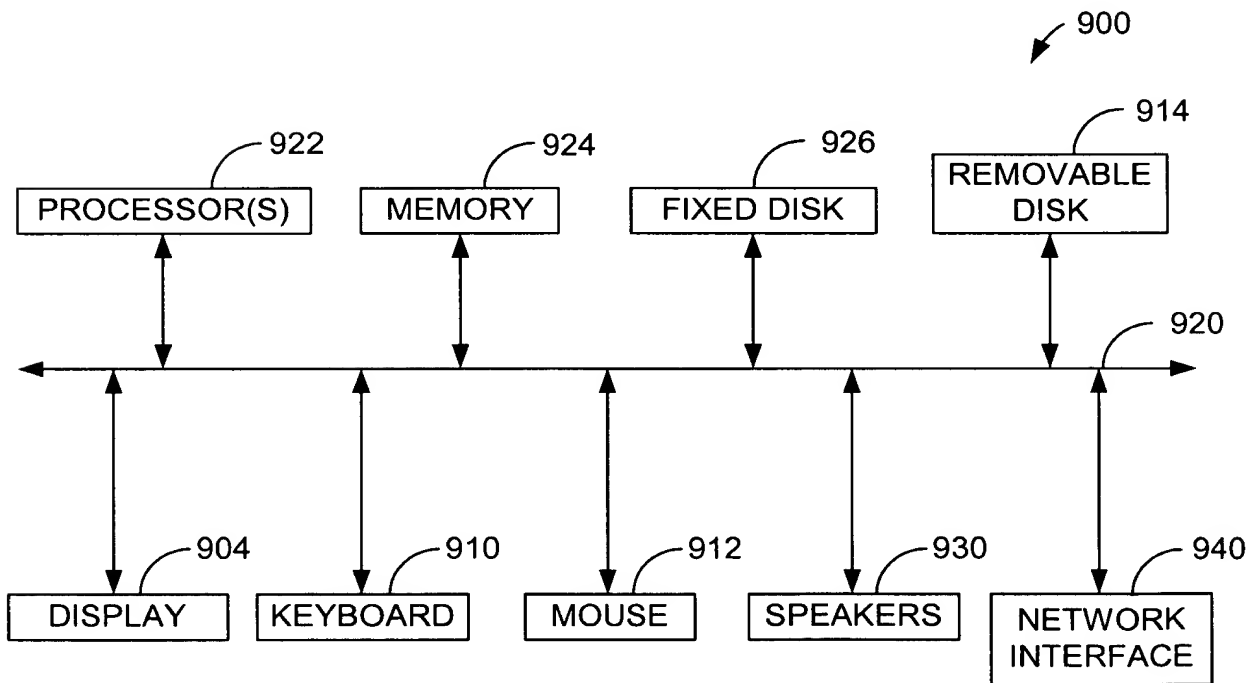


FIG. 17B